

THE Halal. Housing

OPEN SOURCE GUIDE

A comprehensive toolkit for Canadian faith based social service agencies to begin their journey into affordable housing, creating positive impact and change in the Islamic community by building culturally appropriate housing for larger and extended Muslim families in need.

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The Halal Housing Open Source Guide

Prepared winter 2024 by



ISLAMIC FAMILY
& SOCIAL SERVICES
ASSOCIATION



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Another Way



ASK*

"The Halal Housing Lab: Utilizing untapped restricted philanthropic capital to affordably house marginalized ethno-cultural (BIPOC) communities at scale" received funding from Canada Mortgage and Housing Corporation (CMHC) under the NHS Solutions Labs, however, the views expressed are the personal views of the author and CMHC accepts no responsibility for them.

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Introduction

Imagine Mira, a mother living in an abusive situation who cares for both her kids & her parents. She wants to leave domestic violence, but she has nowhere else to go, and shelters won't accept her with her parents. The choice she's given is to leave her parents, abandon her kids, or stay in an abusive situation. This is not a choice.*

Housing underpins most issues impacting the equity, affordability, and sustainability of Canadian communities. How do we support people fleeing violence overseas and trying to make Canada home? How do we help women trying to leave abuse with kids and parents in tow? How do we support the young family trying to make ends meet while dealing with disabilities?

IslamicFamily serves more than 5,000 Muslims every month in the Edmonton region. These services range from counseling and support for individuals experiencing family violence, to facilitating the settlement of hundreds of refugees and newcomers, providing immediate financial assistance to those in emergency situations, and conducting workshops, trainings and cultural projects dedicated to holistic community well-being. Since 2017, IslamicFamily has been working to build affordable housing for Edmonton's Islamic community that focuses on those with the greatest need, integrating culturally appropriate supports and pathways into market housing that align with Islamic values.

In the pursuit of creating a more inclusive and accessible housing landscape for Muslims, it is imperative that we rethink the systemic structures and cultural paradigms of how we build housing. Affordable housing, a cornerstone of social sustainability, requires a fundamental shift in housing design, financing, policy frameworks, and industry attitudes to accommodate the diverse needs of Canada's growing population.

Systematic changes must address issues such as regulatory barriers, zoning policies, and Halal financing mechanisms to foster an environment where diverse affordable housing models can be realized. Simultaneously, a cultural shift is necessary to challenge existing perceptions on how housing is built, to promote a collective understanding that prioritizes sustainable and culturally appropriate design. By integrating both systematic and cultural changes on a project by project basis, collectively we can lay the foundation for a more equitable and accessible housing landscape that benefits the rich diversity of Canadian communities.

This report represents one of three key final deliverable as described in agreement NHS 2-57: Halal Housing Lab.

Building Blocks

The Halal Housing Open Source Guide is a comprehensive toolkit for Canadian faith based social service agencies to begin their journey into affordable housing, creating positive impact and change in the Islamic community. Use this guide as a reference and inspiration when considering entering into the affordable housing market, and creating new approaches to building culturally appropriate housing for larger and extended Muslim families in need.

Housing may seem like an expensive investment, one that we can defer to the government and others to take care of. The reality is that if we don't begin to provide our own housing, we will see generational poverty grow in our community. It is up to us to build housing for larger and extended families, and leverage halal financing instruments that retain wealth and value in our community. It is up to us to instigate the change so that we can build new, culturally appropriate affordable housing models.



Focus on Larger and Extended Families

CONTEXT

The share of Muslims living in Canada has more than doubled over the last 20 years, from 2.0% of the population in 2001 to 4.9% in 2021 (Statistics Canada, 2022). In Islamic culture, the family unit is seen as the cornerstone of a healthy society. Globally, Muslims live in some of the biggest families, averaging 6.4 people per household (Pew Research Centre, 2019). Not only are Muslim families larger, they are often extended, spanning 3 or more generations, where relatives such as aunts, parents, grandparents, and cousins live under the same roof. Recent immigrants and refugees to Canada are also much more likely to be a part of extended family units, as a result of both global conflict and cultural beliefs.

How many people live in a home, and how these people are related impacts many aspects of daily life, from finances and

transportation, to what a typical meal looks like. When considering larger and extended families, these relationships and interactions can become increasingly complex.

Within the context of healthy family relationships, larger and extended families offer many social advantages to the family members, including stability, connection, and physical and psychological supports. The unintended consequences of the way we've set up affordable housing in Canada is one where we undercut people's ability to find natural support. So it might be that a family has grandparents or aunts or uncles who can provide childcare. But because we have fractionalized housing, we lose those supports, inbuilt care environments, and those corrective mechanisms that help people with their health and well being.

Larger and extended families consist of several generations of people and can include biological parents and their children as well as in-laws, grandparents, aunts, uncles, cousins, and more.

BUILDING CHANGE

To accommodate the needs of larger and extended households, a unique focus on a mix of unit sizes is required in any affordable housing development. A mix of two-, three-, and four-bedroom units have been designed, with the aspiration that at least 50% of units are three- and four-bedroom units.

A diversity of unit sizes in the same building provides flexibility and adaptability to meet

the dynamic needs of multi-generational families. As families change over time, and children grow up, multiple unit sizes allow for families to downsize and remain in the same building and neighbourhood where they have built their social networks. Including one- and two-bedroom units in the building design is also critical to ensuring the project remains financially viable, by increasing the number of rent generating units.



BREAKING DOWN BARRIERS

In Canada, affordable housing grants are often provided on a per door basis, incentivising the development of many smaller one- and two-bedroom units over fewer three- and four-bedroom units. Affordable housing funders need to reconsider how they are financing affordable housing development if we are to see a greater uptake in building three- and four-bedroom family units for larger and extended families.

The higher number of bedrooms in larger and extended family unit design also creates challenges to design efficient floor plan

layouts that meet building codes and vertical circulation requirements. Provincial and National building codes require that all multi-family residential buildings over two-stories are designed with two enclosed staircases for entry and egress, that bedrooms have a window to the exterior, and that living spaces also have good access to natural light and fresh air. Greater flexibility in building codes for low- and medium-rise housing that borrows from proven European, and other global, standards is required to build much needed housing for larger and extended families (Smith, 2023; Speckert, 2023).

Spaces for Hospitality

CONTEXT

In Islamic culture, there is a rich tradition of hospitality, a virtue that underscores the Islamic ethical system. Hospitality is often made prevalent through Islamic architecture and the Islamic home, incorporating both private and public spaces that facilitate connection, fostering an environment where residents can gather and extend hospitality. The house is a microcosm of Islamic culture in that individuals and families bred and nurtured therein constitute the fundamental units of the *Ummah* (community).

Hospitality has rarely been a priority in Canadian housing design. The majority of Canadian housing is based on how houses were designed in the 1970s, prioritizing space for large bedrooms, often at the expense of communal space, limiting opportunities

to learn culture, language and traditions in more public, communal, and family areas of the home. Culturally relevant housing based around the ideas of hospitality and beauty has the ability to enhance community relationships, and set residents up with a foundation to succeed, while adding services for the larger community.

Old Turkish houses used to have special rooms that guests could enter during the night that were separate from the rest of the house. Selamlık is a room that is for guests and for those who need to stay for a couple of days. Haremlik is a room only for women and family members. The idea was that women could maintain their privacy, but the household could still welcome guests. It's considered a blessing to have people use your selamlık.

BUILDING CHANGE

Shared amenity space has been prioritized in the design of Halal housing, providing a range of privacy levels for social connection, from the scale of public courtyard, down to private living rooms.

The Islamic tradition of hospitality has been built upon through the "living room space," where guests and family members connect. Separate spaces for cooking, gendered spaces within the home, small bedrooms, and most importantly, the separation of private and public spaces inside the home help to reflect these traditions. The desired ratio of private space (bedrooms) to common spaces in a unit is 55%-45%.

Courtyard apartment design is a unique medium-density multi-family housing typology centered on a shared open space that generates a dense urban fabric, while providing access to community engagement outside of the home, and a clear separation of public and private open spaces. Courtyard design allows for natural connectivity, where families can play or relax, the elderly can watch over children, and indoor gardens can be placed promoting health and wellbeing, paired with mixed-use amenities and social services. The public nature of the courtyard allows for residents within the neighbourhood to access and benefit from this shared communal amenity.



PRIVATE

PUBLIC

BREAKING DOWN BARRIERS

In designing multi-unit housing in Canada, the provision of amenity space is dictated by local zoning bylaws. In an effort to provide flexibility to builders and developers, these bylaws have given rise to a model where density is significantly prioritized over amenity space, to the point where approval is often granted based on maximizing density alone.

As zoning bylaws dictate amenity space minimums, there is often little incentive for a housing developer to go above what they are mandated to provide. Additional design guidelines are required that consider the trade offs between amenity and density, and incentivise the creation of public amenity space that contributes to the surrounding neighbourhood.

Support Those in Need

CONTEXT

Over 1.3 million new immigrants settled permanently in Canada from 2016 to 2021 (Stats Canada, 2022). In Edmonton, over 30% of residents are immigrants. Of recent immigrant renters in Edmonton, 15% are spending over half of their income on rent and utilities and 23% are living in overcrowded conditions (City of Edmonton, 2022a). Newcomers who do not speak English face additional challenges due to language and cultural barriers, contributing to accessible housing emerging as a critical need for recent immigrants and refugees (City of Edmonton, 2022a).

Ensuring on-site solutions such as resident support programs, designated spaces for prayer, social work, and healthcare providers are integrated into affordable housing is critical to moving residents along the pathway to housing stability and home ownership. Incorporating amenity and social supports into housing design helps to build a sense of community among residents, and create safer spaces for individuals, contributing to overall community well-being (City of Edmonton, 2022a).

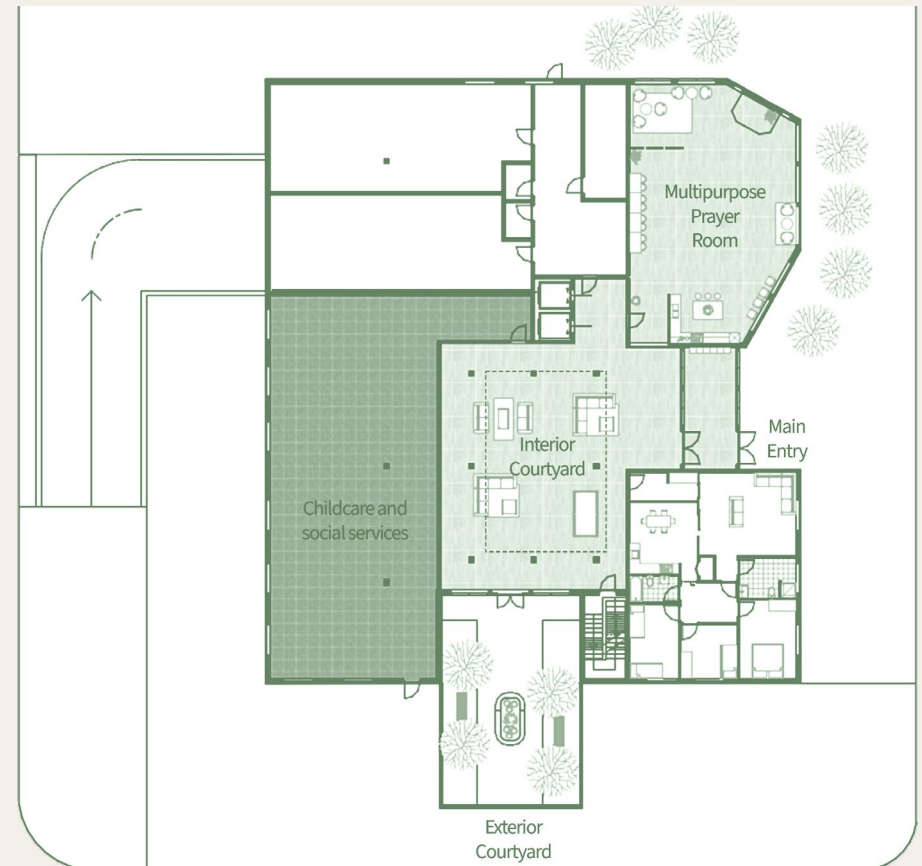
BUILDING CHANGE

Childcare and social services

Affordable housing and reliable child care are two critical needs for many families, representing a significant burden on family budgets that often force compromises on quality (Low Income Investment Fund, 2022). Integrating street level social services, childcare, and other mixed use commercial spaces into affordable housing developments directly supports residents, while generating long-term financial sustainability, and activating the building to the broader community. Revenue streams generated through mixed use design support the affordability and sustainability of the overall development, while increasing access to essential amenities and employment for residents.

Prayer room

Flexibility is a foundational design consideration for the design of a multipurpose prayer room. As many Muslims have an obligation to pray five times each day, the space must be able to adapt to accommodate diverse community needs throughout the day. Accessible design, sound dampening, colourful geometric designs, natural light, and the use of culturally appropriate designs are all contributing factors to creating a beautiful and inclusive prayer and community space (Inclusive Employers, 2018). Proximity to washrooms for faiths requiring pre-prayer washing, an area where shoes can be removed, a marker that denotes the direction of prayer towards the qibla (Mecca), and appropriate ventilation to support cultural practices such as smudging ceremonies are also important spatial considerations to ensure the design meets diverse cultural needs.



The ground floor plan of a proposed 8 story mixed-use Halal affordable housing development.

Support Those in Need

Community spaces

Through the courtyard design, a range of community spaces have been created on each floor of the development to support children to safely play, allowing for healthy learning and development opportunities, while alleviating parental worry and stress about location and design. Community spaces can support parents of larger and extended families with natural supports for childcare and childminding, enabling grandparents, aunts, uncles, and the broader community to play a role in raising children.

Commercial kitchen

Food is a reflection of identity, and many immigrant and refugee families experience the creation and sharing of food that reflects their heritage as an integral part of participating in and expressing their culture (Multicultural Health Brokers Cooperative, 2023). The integration of a commercial community kitchen in the development allows residents to prepare food according to Islamic dietary criteria and regular dietary customs, and provides the opportunity for diverse residents to connect over a shared meal.

BREAKING DOWN BARRIERS

The minimum contribution of residential amenity space that a multi-unit housing developer must provide is defined through zoning bylaws, to ensure new housing developments including apartments and townhomes, and the communities where they reside, are desirable and liveable. Amenity space can be a mix of public and private spaces, designed for active or passive recreational use for all residents of a development. These spaces can provide residents, and the community with valuable mental and physical health benefits, particularly for those living in dense urban environments. Yet, for family oriented units (three or more bedrooms), limited definitions of the relationship between larger units and amenity space in zoning bylaws can create unintended neighbourhood consequences.

Across many Canadian zoning bylaws, the minimum provision of amenity space is allocated on a per-unit basis. In a market that is predominantly one- and two-bedroom units, more units are provided in one development, and thus the area of amenity space increases.

Because large and small units have the same per unit amenity relationship, significantly less amenity space could be required for fewer three- and four-bedroom units, despite housing more people (*#5 Redefining Density*). In order to provide the acceptable standard of amenity space, a developer would have to go above and beyond the zoning bylaw minimums, and consider the relationship of amenity space on a per person basis.

In Edmonton, Direct Control zoning language assumes family oriented units can only work at grade, without any alternative approaches understood or accepted in Direct Control zoning language for family oriented units above grade. Without increased language and policy around family oriented units, the minimum amenity space requirements fail to provide substantial benefit to local residents, including future residents or users of their buildings.

Respecting Residents

BUILDING CHANGE

When designing housing for larger and extended families, considerations are required for a standard of building that isn't seen as "less than" the average affordable home. The following amenities are foundational to creating safe, healthy, and comfortable housing for a diversity of residents and cultural needs.

Universal design

Accessible housing was highlighted as a critical need for recent immigrants and refugee families in Edmonton. Nearly 100,000 Edmontonians have physical health or mobility challenges, representing the largest priority population, and the largest priority population in Core Housing Need (City of Edmonton, 2022a). Universal design principles help ensure that housing can be accessed, understood and used by all people regardless of their age, size, or ability. Principles of universal design also encourage flexibility, recognizing that families needs can change over time (Canada Mortgage and Housing Corporation, 2016).

Laundry

While laundry rooms were once considered a luxury, access to laundry and clean clothes is a modern necessity, especially when considering the amount of laundry that larger and extended families can generate in a week. In a recent survey of those accessing shelters in Edmonton, over three quarters of respondents indicated that money and/or transportation was a barrier in their ability to do laundry (The Mustard Seed, 2022). Ensuring the provision of shared amenity/laundry space per floor that is free of use can help alleviate unnecessary barriers to achieving housing stability.

Elevators

As part of the principles of universal design, lifts and elevators are a benefit for many people, particularly seniors and intergenerational families, allowing a family to remain in their home and neighbourhood through the loss of mobility, strength or agility (Canada Mortgage and Housing Corporation, 2016).

Community members gather at the IslamicFamily community space to share food.

CONTEXT

The shortage of affordable housing in Canada is not a new issue, and the COVID-19 pandemic has only exacerbated housing challenges across the country. To restore housing affordability, the Canada Mortgage and Housing Corporation projects that Canada will need an additional 3.5 million more units on top of what's already being built (Canada Mortgage and Housing Corporation, 2023). Given the high demand for housing and a limited supply, the imperative is often placed on getting homes built, without considerations for the importance of hospitality or beauty.

Ensuring residents enjoy a standard of living that isn't compromised is essential to affordable housing developments. Beautiful, culturally appropriate affordable housing design creates a sense of pride for residents, and provides the foundation for a fulfilling life where residents can maintain their stability and dignity. In Edmonton, and many cities across the country, beauty and hospitality are often neglected in affordable housing in lieu of smaller footprints and more units - which often does not align with Islamic ideals, and future residents' desires for housing.

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HALAL HOUSING LAB



OPEN SOURCE GUIDE

Respecting Residents

Parking

While North Americans are driving less and slowly shifting away from personal automobile ownership, car ownership in low-income families of high-poverty neighbourhoods is often a mechanism to moving out of poverty. Studies have shown that car ownership in low income families eases daily travel, and enables access to higher paying jobs, access to education and social activities for children, and moving to neighbourhoods and housing with more opportunities (Klein, 2020).

At the same time, parking has a direct impact on affordability. Based on a typical affordable housing development, one parking space per unit increases costs approximately 12.5%, and up to 25% for two parking spaces (Litman, 2020). While parking implications can be very site specific, the aspiration is to provide 0.5 parking stalls per unit. Factors which informed this reduction from zoning bylaws for on-site parking include proximity to public transportation, increased use of car sharing, and neighbourhood walkability.

BREAKING DOWN BARRIERS

Current Canadian building codes and policy dictate that approximately 10% of new affordable housing units be designed as barrier-free to meet accessibility standards. Yet as of 2022, 27% of Canadians aged 15 years and older, or 8.0 million people, had one or more disabilities that limited them in their daily activities (Statistics Canada, 2023). Additionally, many development standards and building codes do not make provisions for barrier-free design when the building is not ground-oriented.

In other words, if there are steps into the building, the building need not be barrier-free in all ways, including the need for building access or an elevator in some cases. This condition is most prevalent in multi-unit affordable housing developments. As Canada's population ages, there is an imperative need for building codes to mandate more accessible features in affordable housing developments, paired with additional incentives for developers to build more accessible units - all made more complicated by the increased financial and spatial requirements.

Redefining Density

CONTEXT

As Canadian cities continue to face the increasing global impacts of the converging crises of climate change and housing affordability, planners and policy makers are directing growth towards existing urban areas, where more and more people from all kinds of households are living closer together. Contemporary planning literature advocates for higher densities as a means to operate more efficiently, effectively, and sustainably, while also contributing to the vibrancy and vitality of our cities. Through the densification of existing urban areas, much of this new development in Canadian cities targets the childless through building one- and two-bedroom apartments, a trend that is often tied to demographic shifts and decreased fertility rates (Thomas, 2022).

Current socio-economic models of the Canadian housing system relate housing to profit through the financialization of housing, in which mortgages, homes, and shelter are treated as assets for financial investment (August, 2022). The sale or rent of units for profit incentivizes the creation of more, smaller units, resulting in the proliferation of one- and two-bedroom apartments. Yet population density is directly linked to household size, and the forms of housing we are building have a significant impact on the livability and sustainability of our cities through densification.

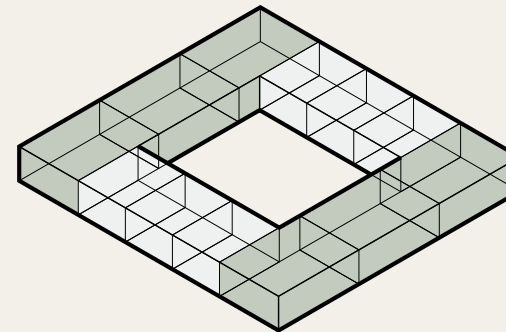
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BUILDING CHANGE

When comparing two identical building footprints, a building of three- and four-bedroom units is able to house 22-40% more people than the same building designed for one- and two-bedroom units. If costs were considered per person housed with a roof over their head, as opposed to per unit, a housing project with family-sized units would be more economically viable, and consequently, affordable.

As seen in *#1 Focus on larger and extended families*, a diversity of unit sizes is necessary to flexibly adapt to meet the dynamic needs of multi-generational families. A mix of one-, two-, three-, and four-bedroom units works to ensure financial viability and resilience in building occupancy, while enabling higher densities that contribute to sustainability goals.

1- AND 2-BEDROOM MIX

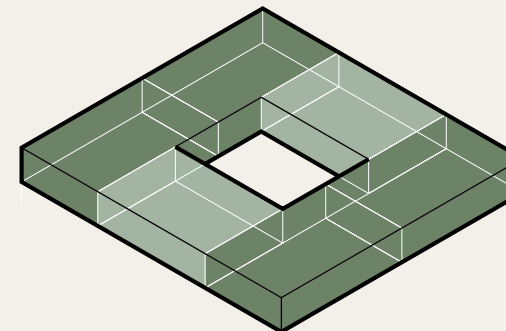


1-BEDROOM: 6
2-BEDROOM: 6
3-BEDROOM: -
4-BEDROOM: -
SPACE: 798 m²
UNITS: 12
PEOPLE: 36



1-Bedroom 2-Bedroom 3-Bedroom 4-Bedroom

3- AND 4-BEDROOM MIX



1-BEDROOM: -
2-BEDROOM: -
3-BEDROOM: 2
4-BEDROOM: 4
SPACE: 870 m²
UNITS: 6
PEOPLE: 44



**22-40%
 MORE
 PEOPLE
 HOUSED**

BREAKING DOWN BARRIERS

Housing for larger and extended families requires rethinking the standard density proforma criteria that compares the return on investment of a development to the number units built. The financialization of housing has contributed to house-price growth and intensified inequality, challenging the right

to adequate housing, and the sustainability of Canadian cities (August, 2022).

A cultural shift is required in Canada that affirms housing as a human right, and requires the ongoing reforming of housing laws, policies, and practices to align with the 2019 National Housing Strategy Act.

Building Family-sized Apartments

CONTEXT

In Islamic culture, the home is an extension of its residents, and a reflection of their identity, as well as values of cleanliness, beauty, warmth and love. A shortage of housing for larger and extended families in Canadian cities compromises the ability for Muslim families to find suitable housing that has enough bedrooms, and reflects their cultural values.

In Edmonton, multi bedroom units are needed across all income categories, with a focus on households earning less than \$70,000 a year, and on larger and extended family oriented units (City of Edmonton, 2022a). Although the majority of household housing need in Canadian cities may be in one- and two-bedroom units, there are often more individuals in households needing three or more bedrooms.

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HALAL HOUSING LAB

BUILDING CHANGE

Kitchen

Hospitality in Islamic homes emphasizes the need for privacy and modesty through the design of gendered social spaces (Othman et al., 2015). In Islamic culture, the home is regarded as a female space. The kitchen is a space where women can socialize and prepare food, while maintaining privacy from male guests who may be visiting, and outsiders. Separate entrances, wooden lattice screens, closed concept design, and ventilation to control smells allow women to comfortably move throughout the home, turning these spaces into their respective domains (Othman et al., 2015).

Bathroom

The bathroom is a necessary part of our daily lives, for sanitation and health. In Islamic culture, the bathroom is also a place for ablution or cleansing before prayer. Accessibility should be prioritized in bathroom design, so that grandparents, guests, and anyone with mobility impairments can access, maneuver, and use the bathroom.

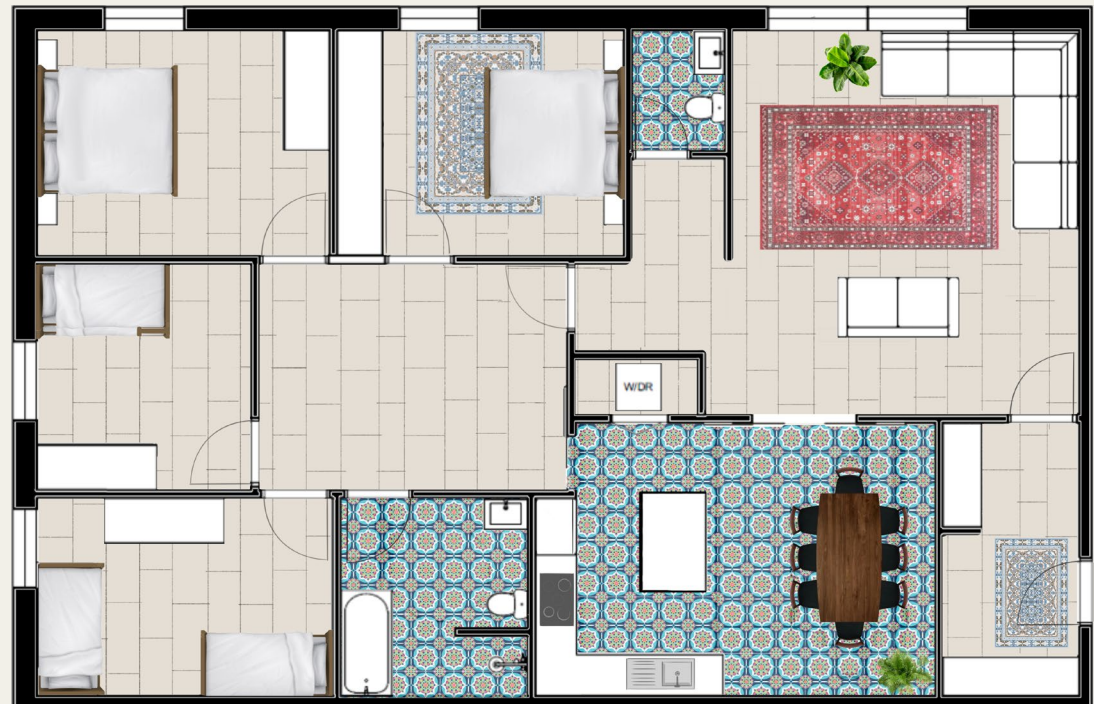
Bedroom

Privacy is an integral factor that shapes how Muslims perceive, move, and use the interior spaces of their home (Othman et al., 2015). A separation of private and public spaces has been met through careful design that ensures the safety and comfort of the family. As the most private spaces in a home, the bedrooms are separated to one half of the unit. Compared to traditional Canadian homes, the bedrooms are smaller, providing enough space for sleeping and comfort, with some storage capacity, while prioritizing the allocation of space in the home towards living spaces.

Living space

Hospitality represents a family's openness and generosity to others, and is directly integrated into the design of the Islamic home. The living room is the space for social interaction and the building of neighbourly relationships (Othman et al., 2015). This part of the home is the only room that is directly accessible from the main entrance. This space should be given utmost priority in the home's design.

4-bedroom unit plan, designed to accommodate up to eight people in 168m² apartment.



OPEN SOURCE GUIDE

Building Family-sized Apartments

BREAKING DOWN BARRIERS

The unintended consequence of outdated Canadian building codes that require all apartment buildings to have two exits, is three- and four-bedroom apartments must be larger in size than necessary, putting them financially out of reach for many families. Canadian apartments are typically built off of a double-loaded corridor – lots of residential apartments accessed from both sides of a single hallway that runs the length of the building, with exits on either end of the corridor. Each unit has windows facing in only one direction, with the opposite wall connected to the central double-loaded corridor.

As each bedroom is required to have at least one outside window based on building codes, the double-loaded corridor design forces all bedrooms to fit within a limited windowed wall length. As the number of bedrooms increases, the result is a deeper, and larger unit, consuming far more floor area than other building forms found around the world (Smith, 2023).

Permitting single point access designs in building codes, commonly built in Europe and Asia, would facilitate the construction of smaller, and more affordable three- and four-bedroom apartments. Single point access buildings would facilitate an increase in housing to address the shortage of units that can accommodate larger and extended families in urban areas (Speckert, 2023).

Design for Modularity

CONTEXT

Standardized, modular housing designs can substantially streamline the construction and permitting process for affordable housing, creating efficiency and affordability that can be passed on to future residents (Ministry of Housing, 2023). This innovative approach to housing design results in an energy-efficient solution to building affordable homes quickly (Canada Mortgage and Housing Corporation, 2022). Modular design can also support other faith based social service agencies with limited resources or capacity to inform and build their own affordable housing projects.

The idea of scalability became relevant in housing in recent years as technology has allowed organizations to expand their markets to scale up output. Technologies help with scaling housing through labor-saving innovations such as mobile construction completed in a controlled warehouse off-site. These approaches significantly reduce construction time, and consequently, cost, on initial overall project construction, contributing to the rapid construction of new permanent affordable housing.

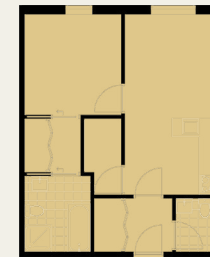
BUILDING CHANGE

Halal Housing has focused on the creation of 40+ units of new affordable housing, with over half of all units designed for larger and extended families. A flexible base unit design ensures all units can be easily replicable and highly efficient in the construction process, while allowing for customization to meet the needs of different sites and lifestyles. The one-, two-, three- and four-bedroom units prototyped in the lab provide vertical and horizontal stackable elements that can be assembled to create modular affordable townhomes or apartments applicable to most sites. The design of accessory dwelling units, paired with multiple entrances were

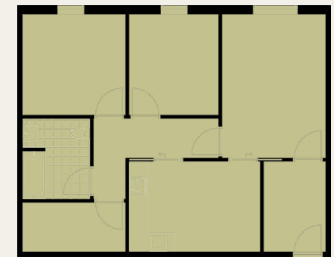
additional approaches taken to meet the dynamic needs of larger and extended families and building code requirements

Scalable material design elements were employed to minimize the number of materials in the project system, streamlining the construction process and building operation. Material selection also contributes to reduced waste in the construction stage. Designing space with modular components and without load bearing interior walls allows spaces to flexibly respond based on the needs of the residents.

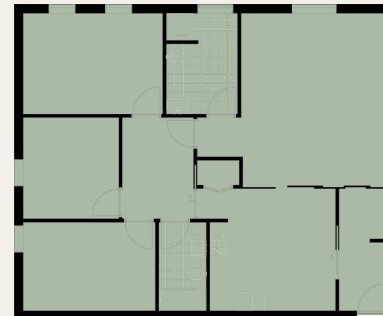
Modular 1-, 2-, 3-, and 4-bedroom units that are vertically and horizontally stackable into townhouse and apartment configurations



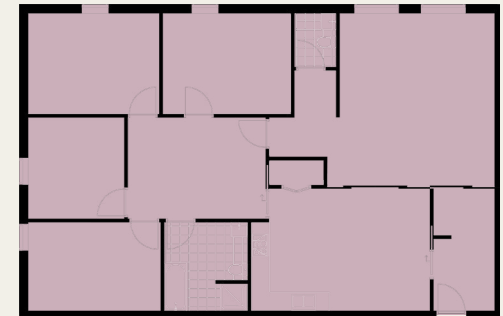
1-BEDROOM 56m²



2-BEDROOM 86m²



3-BEDROOM 132m²



4-BEDROOM 167m²

BREAKING DOWN BARRIERS

Without a values-aligned and culturally appropriate approach to housing, affordable housing can be highly regimented and uniform, depriving residents the ability to customize their home to meet their needs as they change over time (Dowling, 2024). As the housing industry adapts to new modular construction methodologies and practices in

Canada, there is a need for commitment from all levels of government to amend existing policies and practices that inadvertently create barriers to offsite construction, and modular housing design. While modular housing is not the solution to meet every housing need, it broadens the diversity of tools available to produce as much housing as possible.

Community Connection

CONTEXT

To ensure the long term sustainability, affordability, and liveability of affordable housing, strategically locating and designing developments to seamlessly connect with the surrounding neighbourhood is critical. Safe and affordable housing is one of the key building blocks for vibrant, diverse, and inclusive communities that are great places to live. Affordable housing also has the power to transform the lives of residents through the surrounding community, providing the necessary cultural resources, services, and infrastructure to allow residents to thrive.

At the city scale, Canadian immigration directly impacts the social landscapes and settlement patterns, through the growth of enclave neighbourhoods - places identified with particular ethnocultural groups and visible minority groups over time. Ethnocultural enclaves are valued as places of cultural diversity that can provide their residents with important tools to facilitate integration into Canadian society (Hiebert, 2015). When thinking of affordable housing development, there needs to be a balance between a critical mass to support cultural institutions like Mosques, with a diversity of residents and socio economic statuses to avoid socio-economic marginalization and cultural isolation.

BUILDING CHANGE

For newcomer Muslim families, services and amenities such as grocery stores for specialty foods and cultural needs, mosques, schools, transit, and walkability emerged as critical neighbourhood characteristics. Affordable housing should be centrally located within walkable neighbourhoods with nearby amenities, connections to diverse Muslim communities, and proximity to social service agencies. Islam is intersectional and multicultural, with a diversity of nationalities, ethnicities, languages and traditions shaping any Muslim's experience of culture and religion. This multicultural nature emphasizes the importance of community diversity in supporting affordable housing developments.

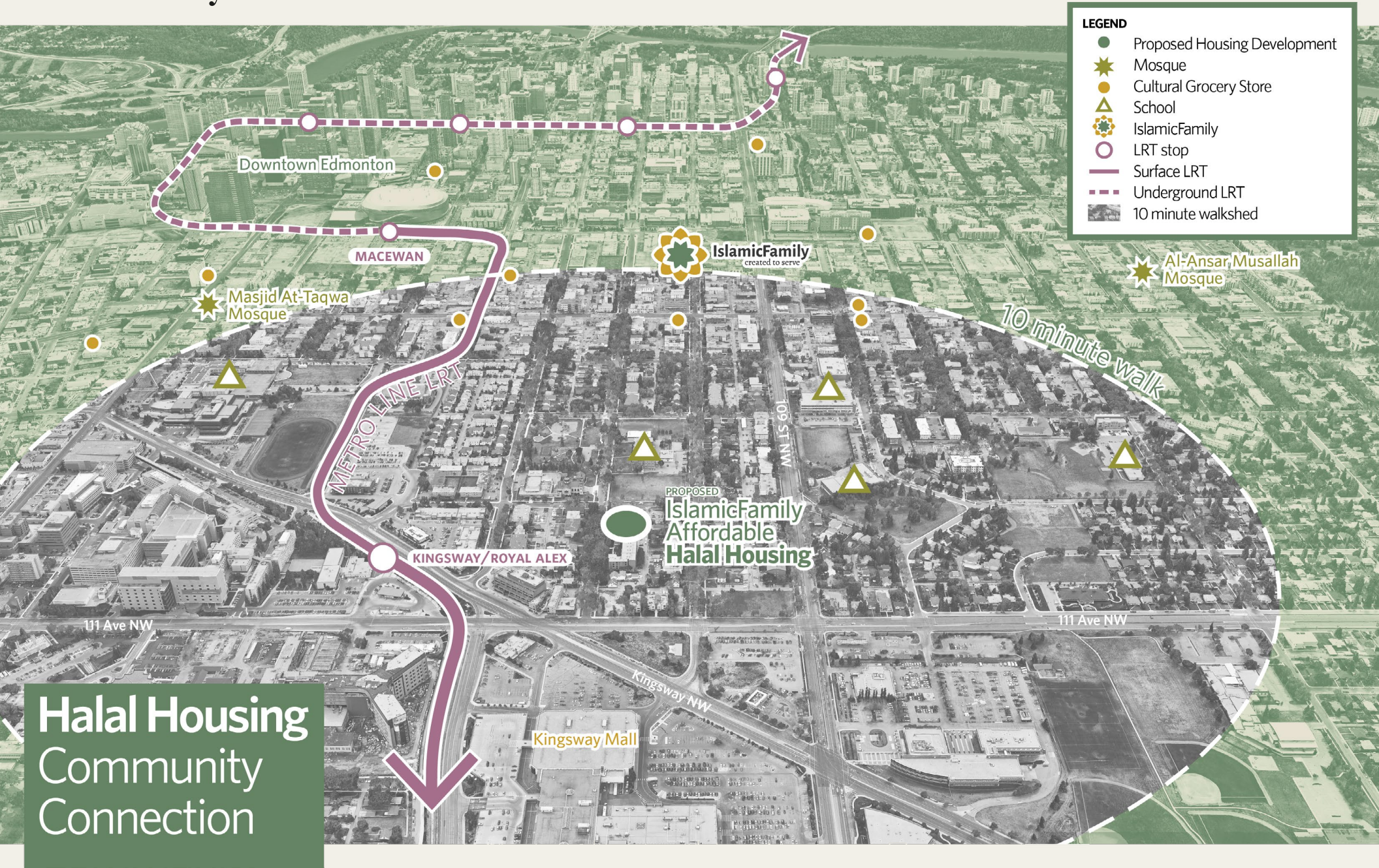
The City of Edmonton has an aspirational target for 16% of all housing in every neighbourhood in the city to be affordable, so that those who are in need of affordable housing can have choice and dignity in where they live. In selecting a neighbourhood to develop affordable halal housing, neighbourhoods well below the 16% target were prioritized to ensure this development is meeting the needs of the community at both a neighbourhood, and citywide scale. Building in neighbourhoods with a balance of services, and demand for affordable housing, is foundational to communicating the case for why different types and forms of housing are required in our cities.

BREAKING DOWN BARRIERS

As Canadian cities face an ongoing housing crisis, social purpose real estate has emerged as a way for faith based organizations to transform property and facilities for community benefit. The majority of faith based organizations in Canada can be described as land-rich but cash-poor: their land may be worth millions, but they typically lack the necessary expertise and financial resources to oversee large scale affordable housing redevelopments. As the Muslim population has more than doubled in the last 20 years (from 2.0% to 4.9% of Canadians), the opposite is true for many Muslim serving organizations: they are land-poor, but through the power of zakat ([#10 Leverage community generosity](#)) and social procurement ([#15 Community based social procurement](#)), resource-rich.

For faith based organizations without land, a "chicken or the egg" causality dilemma when it comes to affordable housing development; it's very difficult to plan a development without land, but equally difficult to acquire land without a project plan. Many of the sites explored in the Lab were tied to specific programs or funding streams, and availability of these sites was dependent on a fully developed plan. Without site security, there is significant duplication of effort and needless investment of consulting dollars without the benefit of site-specific design, financial modeling and the likelihood of leveraging the value of the land in future grant proposals.

Community Connection



Halal Housing
Community
Connection

Sustainable Solutions

CONTEXT

When thinking about the long-term investments of housing in our communities, affordability and sustainability are inextricably intertwined. Climate change continues to compromise the housing and living conditions of communities, particularly for the most disadvantaged and marginalized groups who disproportionately feel the impacts of these crises (Costa & Garza, 2022). At the same time, the set of cultural assumptions

about the concept of family embedded in the Canadian housing system no longer reflect the diversity of Canadian household needs, family composition, and cultural traditions and values (Rachelson et al., 2019). Through a values driven, integrated sustainability approach to affordable housing, the elements and intersections of environmental, economic, social, and cultural sustainability create tangible benefits to Muslim communities.

BUILDING CHANGE

The Halal affordable housing model is built around the concept of integrated sustainability. From the project onset, funding of collaborative project delivery mechanisms is required to integrate sustainable practices as mandatory, non-negotiable elements.

Economic

Fundamental to the concept of Halal Housing is the need for a financing mechanism that is equity based, shares risks, and is transparent, incorporating Halal financing principles for the purchase, construction, and operation of the project. Halal financing is a new way to attract values-conscious investors to affordable housing developments, while also connecting to new ways to operate and maintain housing. Leveraging community partners and support to build affordable housing through co-design and community engagement processes contributes to retaining wealth in the Muslim community.

Cultural

Building housing that responds to the diverse cultural values of Canadian society is critical to addressing the current affordable housing crisis. Housing that prioritizes cultures and traditions of community, beauty, and hospitality, while designing for larger and extended families is not only important for Muslims, but serves the needs of many other Canadian communities. The design of the home allows for cultural identities to be created, maintained, and passed on across communities and generations, shaping broader themes of health and wellbeing, community connection, and resiliency (Rachelson et al., 2019).

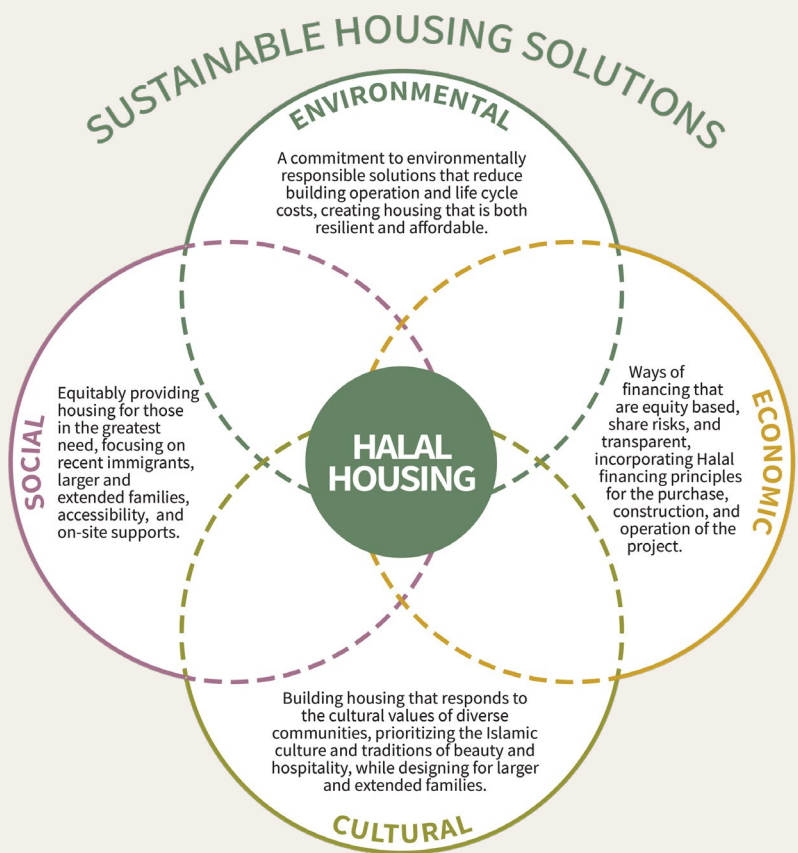
Environmental

A commitment to environmentally responsible solutions from the inception reduces building operation and life cycle costs, creating housing that is both resilient and affordable. A diversity of building design and construction approaches were implemented, building resilience in housing systems that adhere to emerging best practices. Building orientation and passive solar design were two foundational design factors, enhancing the building's energy and environmental performance, while creating healthy space with natural sunlight. The south facing courtyard design maximizes natural day lighting inside the building. Lifecycle cost benefits of integrating renewable energy sources (solar) and high performance building systems create resiliency to utility price fluctuations and severe climate events.

Social

When many newcomers arrive in Canada, there is a huge focus on survival for the first year - making it through a foreign system. Equitably providing housing for those in the greatest need, focusing on recent immigrants, larger and extended families, accessibility, and on-site social and cultural supports can help residents to envision a future where they can flourish.

Sustainable Solutions



BREAKING DOWN BARRIERS

The major barrier to implementing sustainable housing solutions is the upfront capital investment required to generate long-term affordability. Environmentally sustainable construction projects can be 2-7% higher than the cost of a traditional building, creating negative perceptions about the initial capital costs (Nasereddin & Price, 2021). Many affordable housing projects in Canada rely on community investment (i.e., a church redeveloping their land) or commercial lending products (principal and interest payments) to kickstart the development process.

As an anomaly in the realm of faith based organizations building social purpose real estate development, IslamicFamily did not own land, and was committed to developing this project through Shariah-compliant financing. This compounds the difficulties of creating a sustainable, multi million dollar housing development: It's difficult to plan a project without a site, but equally difficult to acquire a site without a project plan.

Leverage Community Generosity

CONTEXT

The operating costs of many affordable housing developments are supported through the use of rent supplements. Rent supplements are a subsidy to help make rental accommodation more affordable for individuals and families, and are used in addition to capital grants in order to reduce operating costs that are then passed onto tenants.

In Alberta, rent supplement programs are made available by the Province of Alberta, and while this program has a long history, it has often come and gone with changes in provincial mandates and governments. Rent supplement dollars must be applied for, and can be secured for multiple years. Sometimes rent supplements are tied to affordable housing developments, whereas other times they are tied to individuals, and are portable from building to building.

Community-based poverty reduction efforts also have a long history. The sources of these funds are typically found in fundraising events and charitable contributions. In the Muslim faith, there is a concept of obligatory giving, where those with wealth are required to make annual payments to help improve the lives of those in need. This obligatory giving is called zakat, and is one of the many forms of giving prevalent within Islamic culture.

Zakat in very simple terms is an annual payment of 2.5% on a family's income and assets for those above a certain income level, after you take away what you need for basic living expenses. Zakat is considered a right of the poor on those with wealth, and is meant to be a dignified way of helping poor people out of poverty. In the Islamic context, wealth is not something that can be owned, but a trust from God, and zakat represents a way of purifying ones wealth and growing ones blessings, while supporting those in need in the community.

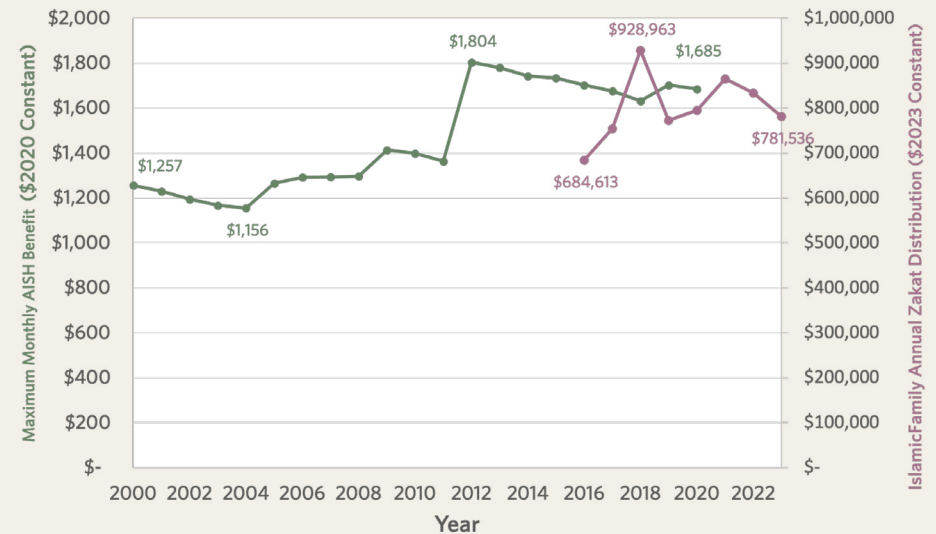
BUILDING CHANGE

Zakat dollars that IslamicFamily helps distribute go towards immediate needs, such as emergency food hampers. Food hampers provide short term solutions towards food security, but fail to provide longer term solutions that can help reduce poverty such as housing security. In the context of a housing project, zakat funds can be used as rent supplements that effectively reduce rental rates. IslamicFamily serves over 5,000 people every month in the Edmonton area. In 2023, IslamicFamily received over \$500,000 in zakat donations. Approximately \$100,000 zakat dollars per year will go towards a community-based rent supplement, to house Muslim families in need.

AISH: Assured Income for the Severely Handicapped - a financial and health benefit for eligible Albertans.

Inherent to Zzakat, these funds cannot be used for administration of housing. Zakat must be spent to directly benefit the poor - so while reducing operating expenses for a building is prohibited, reducing the amount of monthly rent paid by a tenant is acceptable. In Canada, a significant portion of grant funding for housing is tied to the measure of housing affordability. From Rent-Geared-to-Income Housing (30% of a household's monthly income) to monthly rent as 80% of market value. As more units are provided at a greater subsidized rental rate (i.e., 50% of market value), additional grant funding is accessible for the project. Zakat can help a project's pro forma by moving more families from spending 80% of market value to 50% of market value, and thereby increasing the value of the capital grants the project can receive.

Monthly AISH Benefit vs Annual IslamicFamily Zakat Donation Stability



BREAKING DOWN BARRIERS

Historically, affordable housing funders have been loath to accept non-guaranteed, community-based rent supplement contributions in their proformas. Given recent Alberta experience with the indexing and de-indexing of government programs such as AISH, stable, multi-year zakat contributions should be accepted in financial projections,

reflecting both a commitment to affordable rental rates and under-tapped source of revenue for affordable housing projects. Despite the limitations of what zakat can be spent on, incorporating a reliable source of rent supplements into a project's pro forma supports long term affordability for tenants, creating a more stable operating budget.

Halal Financing

CONTEXT

Conventional financing models keep many Muslims, as well as faith based social service agencies like IslamicFamily, out of the affordable housing market. Financing is a critical component to the success of any housing development. When cultural values around money differ from the Canadian norm, access to finance becomes even more problematic and compounds the difficulty of addressing the growing shortage of affordable housing in Canadian cities. The primary roadblock to finding a halal financing product is a disconnect between the values of Islamic religion, and the makeup of traditional mortgages based on compound interest and principal and interest schedules.

As of 2021, 60% of Canadian homeowners have a mortgage - a type of loan used to purchase or maintain a home, land, or other types of real estate, with the promise to pay someone interest in exchange for borrowing that money. This arrangement is problematic for Muslims who adhere to the Quran's prohibition on making money from money (including all forms of interest). While there are a growing number of Shariah-compliant personal mortgage products in Canada, after months of investigation, we have found no commercial lending products suitable for a multi-family housing project due to various legal and practical barriers.

BUILDING CHANGE

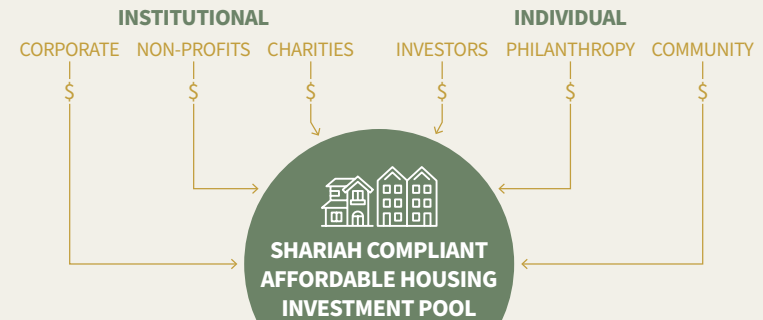
Canada's affordable housing sector needs more than the existing conventional mortgage products that are based on a 'slight of hand' or 'work around' to the issue of interest. Rather, embracing a Shariah-compliant, equity-based, transparent, and risk-sharing investment vehicle has the potential to untap hundreds of millions of dollars from ethical investors who want to support the creation of affordable housing.

A number of foundations in Edmonton have expressed interest in shariah-compliant investment opportunities but lack opportunities to make such investments. The creation of an affordable housing investment option would supplement current ethical investment strategies and could launch other social serving organizations into affordable housing development. To broaden the level of engagement with the equity instrument, Registered Retirement Savings Plan (RRSP)

and Tax Free Savings Account (TFSA) eligibility would draw in people who may have savings, if not wealth. The solution would be truly innovative and replicable across the country.

Through the lab, a halal, personal lending institution has expressed interest in developing a national, affordable housing investment pool. This would require them to lever their knowledge to create a whole new product that complies with the security commission and can meet the standard of an offering memorandum. There are also community investment cooperatives across the country whose structures can be replicated, albeit on a local, project by project basis. Finally, conversations with social finance organizations and international banks are ongoing, with the potential to create either halal lending products or investment based opportunities. We have expertise and experience to lever if the first courageous partner steps up.

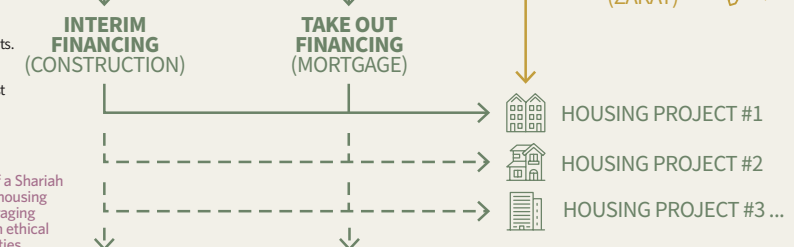
FINANCING SOURCES:



FINANCING USES:

- DESIRED:**
 - Shared risk and reward investments.
- PROHIBITED:**
 - Traditional interest payment plans.

The initial structure of a Shariah compliant affordable housing investment pool, leveraging community interest in ethical investment opportunities.



Halal Financing

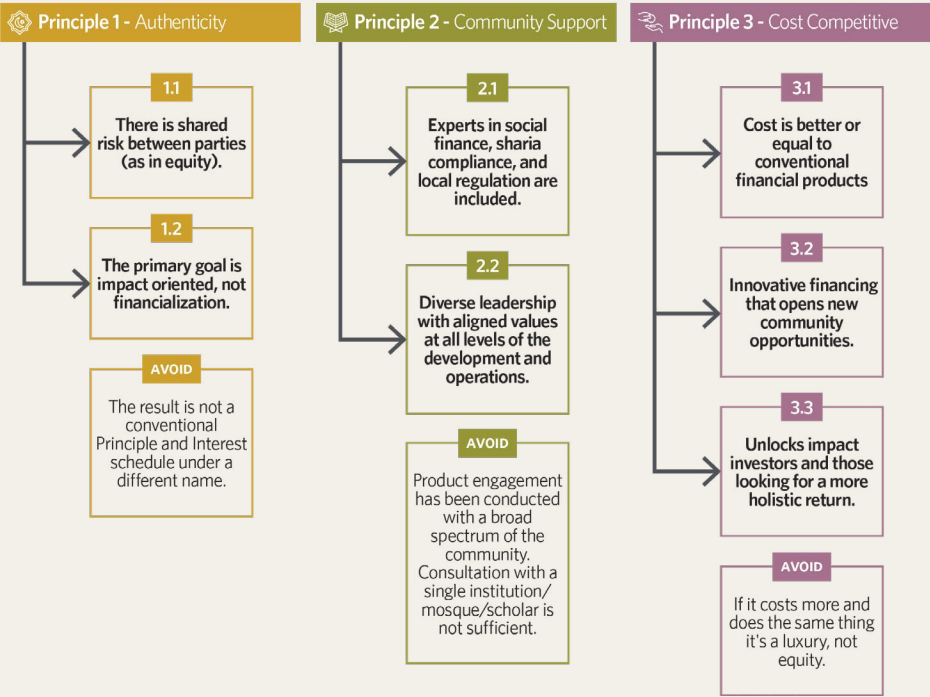
BREAKING DOWN BARRIERS

Unlike other countries, Canada has no commercial, halal lending products. There are no banks or credit unions that we can approach to develop an affordable housing product on halal terms. At the same time, federally funded social finance organizations are not ready to provide halal mortgages. They understand the opportunity but they are not “deal ready” with commercial products of many millions

of dollars ready to lend at or below market rates of return. Further, the start-up cost of a new halal financing vehicle is not small. It is challenging to ask an organization to sink in the necessary development costs into creating an affordable housing investment fund ahead of knowing if grant funding will be received and the pro forma will work for the first project. This creates a real urgency to solve this problem.

Assessing Halal Financing Products

A simple evaluation decision tree for policy makers to assess the validity of Halal finance products that retain wealth and value in the Muslim community.



Assembling the Right Team

CONTEXT

Muslim-led organizations are best placed to find sustainable housing solutions for Muslims. Through a culture-based approach to housing, Muslim-led organizations can begin to break cycles of poverty and create intergenerational wealth for Muslims in their community. Housing may seem like an expensive investment, but it is a necessary one, and one that requires bringing strong leadership, the right people, and the right resources together around a shared vision, to overcome the length and complexity of the development process (Urban Land Institute, 2007).

The strength, structure, and capacity of the organization, and the people who work there are foundational to building a successful housing development. As faith based social service agencies are often operating under stretched capacity and resources, assembling the right team, which may include third-party professionals from outside of the organization, around shared values and a mission to build culturally appropriate housing is integral to the project's success.

12

HALAL HOUSING LAB

The Halal Housing Lab project team



PROJECT MANAGER - FAITH BASED ORGANIZATION

COMMUNITY ECONOMIC DEVELOPMENT

ARCHITECT WITH CULTURAL DESIGN EXPERIENCE

SUSTAINABILITY AND INTEGRATED PROJECT DELIVERY

FUNDRAISING IN THE NON-PROFIT SECTOR



URBAN PLANNER AND COMMUNITY BUILDER

COMMUNITY ADVOCATE AND BUILDER

REAL ESTATE AGENT

COMMUNITY MEMBERS WITH LIVED EXPERIENCE

AFFORDABLE HOUSING PROVIDER PARTNERSHIPS

BUILDING CHANGE

Even the most experienced teams sometimes need help. As your organization begins into affordable housing development, consider adding the following roles to your project team.

Project Manager

Strong and creative leadership is required to understand the problem, conceive of a solution, and embody the passion and persistence required to overcome barriers along the way.

Community Economic Development expert

Leading an inclusive and participatory development process that empowers communities to solve economic problems in cooperative and equitable way.

Architect with cultural design experience

Planning, design, and construction oversight for the building, with the cultural agility, or lived experience required to develop culturally appropriate housing.

Urban planner

Understanding and leveraging local policy, zoning laws, and regulations that can support affordable housing development.

Community builders

Champions for affordable housing, with a deep understanding of the local community who can connect resources and non-profits throughout the city.

Sustainability and Integrated

Project Delivery expert

Connecting the knowledge of the experts in the room, and aligning their work with the shared values of sustainability and ecological awareness, through Integrated Project Delivery (IPD).

Fundraising expert

Identifying and applying for local, provincial, federal, and community funding streams to maximize scarce resources and the complexity of affordable housing financing.

OPEN SOURCE GUIDE

Assembling the Right Team

Lawyer

A legal expert experienced in the areas of selling and buying property, co-ownership agreements, or debt-free financing instruments suitable for affordable housing financing.

Real Estate Agent

A deep understanding of the local real estate market to find a project site or existing building that can be repurposed to affordably and accessibly meet the needs of the desired community.

Community Members

Informed members of the Muslim community who can actively participate in the development process, ensuring their lived experience is reflected in the final design outcomes.

Experience working with affordable housing or non-profits across all roles is an asset. Project success will also likely depend on building partnerships with land owners and developers (*#13 Building Partnerships*).

BREAKING DOWN BARRIERS

Predevelopment financing is required to cover the costs and fees of building a professional service team prior to the construction and management phases. This is typically financed with loans, which are often considered high risk due to the initial uncertainty of development projects (Technical Assistance Collaborative, Inc., 2022).

Over the course of this project, the lab team has struggled with finding an appropriate predevelopment funding mechanism that aligns with Halal financing goals. More conventional funding sources are not Shariah-compliant and therefore are not feasible options. The timelines associated with Canadian financing streams such as the Rapid Housing Initiative require social service agencies to either have to sink hundreds of thousands of dollars in speculative predevelopment expenses, or risk not being able to meet the contractual requirements for completion in a timely manner.

Building Partnerships

CONTEXT

The underlying issue affecting most of the people IslamicFamily serves in their community is housing. While food hampers and other programs serve as a temporary solution, housing provides long term stability and peace of mind, creating generational impact. For a faith based social service agency focused on serving more than 5000 people every month, building an affordable housing project is an expensive and complicated undertaking.

Yet to truly create positive change towards holistic community well-being, housing is a necessary step to ending generational poverty, and creating halal financing instruments that retain wealth and value in the Muslim community. As IslamicFamily works towards building new forms of affordable housing, building partnerships with existing affordable housing providers and leveraging community support are essential to supporting those in need in their community. By working on housing we can better disrupt the cycle of poverty, and support our community.

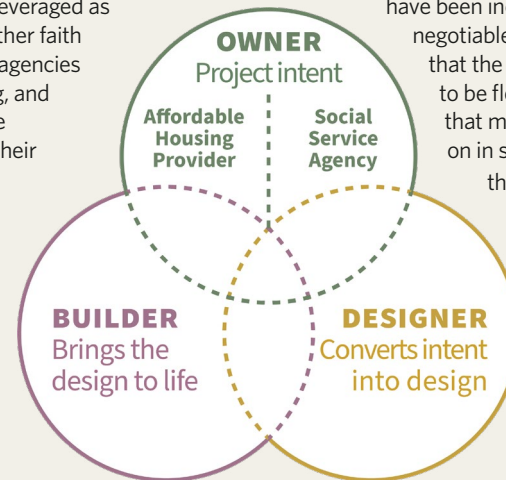
BUILDING CHANGE

IslamicFamily has partnered with the largest provider of community and affordable homes in Edmonton, Civida, based on a shared focus on building affordable housing for underserved populations. From a scan of public and private housing developers in the Edmonton region, Civida was selected for their values alignment on building affordable housing, expertise in construction, housing management, and openness to partnership and innovation. In order to clearly define expectations and values intended to support joint ownership and shared decision making, a Statement of Principles was developed as part of the exploration of a Memorandum of Understanding between the two partners.

This culturally appropriate Statement of Principles can be leveraged as a starting point for other faith based social service agencies in building, accessing, and preserving affordable housing, expanding their capacity through partnership.

Affordable housing partnerships of this kind can help alleviate project risk, and create opportunities for more culturally relevant and socially sustainable design where the affordable housing sector would otherwise default to the status quo design process.

While partnerships are essential for this work, the different scale that affordable housing developers work at can present challenges when working with one-off cultural housing projects. Finding the 'right' partnership is integral to a project's success. In partnering with large scale housing developers, faith based social service agencies must be cognisant of the compromise and flexibility required to balance experience with innovation. Varied levels of emphasis have been included to reflect non-negotiables values, aspirations that the organization is willing to be flexible on, and elements that may be compromised on in service of achieving the non-negotiables.



BREAKING DOWN BARRIERS

Finding the right partner to collaboratively invest and develop a multi-million dollar affordable housing complex with is no small task. In order to succeed, this project requires a values-aligned partnership, where the entire design and construction team can be highly collaborative and transparent, with an openness to innovation and creative approaches with regard to the future of affordable housing. In many Canadian cities, there are only a handful of public affordable housing providers, all with

varying levels of capacity, expertise, and respect in the affordable housing space. In the private sector, finding a partner with experience in affordable housing, access to resources (land/capital), and the desire to prioritize affordability can be equally challenging. Taking the time to find the right partnership, and having a clear understanding of what values are 'non-negotiable', and what you are willing to be flexible on is foundational to a successful partnership.

Collaborative Community Design

BUILDING CHANGE

From the early stages of the project, it was apparent that larger and extended Muslim families, and their needs, were central to building culturally appropriate housing. In order to truly comprehend the lived experience of this group and co-design solutions, extra care was taken to ensure equitable and inclusive engagement opportunities were in place.

To start the project, a series of workshops were held to understand culturally specific housing needs. Educational efforts implemented to share project learnings, and build trust with the community included a five part podcast series to explore the complexity of the challenges that impact housing affordability, an informational website, and six community newsletters. To kick off the pre-development phase of the development, an interactive workshop was held with the Muslim community in Edmonton to discuss key findings, with a focus on moving promising solutions forward.

One of the emergent solutions developed to support collaborative community design was a board and card-based simulation. With little understanding of the impact access to affordable housing can have on the well-being of families, donations towards affordable housing may not feel as enticing as ones towards a more “traditional” cause, such as food security. The intent of the simulation activity is to create an experience that concretizes the tangible impacts of affordable housing for community members. A [Case Study and Replication Guide](#) was created, allowing interested groups to run this simulation in their own communities.

The simulation was run at two gatherings during the holy month of Ramadan during March 2024.

CONTEXT

Pro-actively engaging with local communities and all levels of government is required to build more sustainable building practices and solutions for the delivery of innovative affordable housing in Canada. Community co-design is where end-users and professionals work together towards a common goal. When the community is involved in the design process, trade-offs can be collaboratively made that result in a building design that meets their cultural needs, while maintaining affordability (Brysch, 2023).

Over the past two decades, Integrated Project Delivery (IPD) has emerged in North America as an important alternative to traditional forms of development and project delivery. Instead of the traditional practice of sequentially hiring the architect or builder, and then developing drawings that will be built by another team, there are new contracting mechanisms that allow for the design and construction team to collaborate together with the community to meet the desired project budget and timelines.

While still a new concept to many housing developers, Integrated Project Delivery is a means to co-design affordable housing, while ensuring sustainability is built into housing from the very beginning.



Collaborative Community Design

Integrated Project Delivery fosters a high degree of collaboration and integration between all team members. When the construction team and trades work directly with the design team to understand what they need to build, for how much, and by what date, the entire team works together to accomplish these goals. It takes the guesswork out of a typical development process where the trades have no interaction whatsoever with the design team. Through a collaborative design approach, the owner, the designer, the builders, and the community can come

together, building trust, collaboration and communication, while working towards improved buildability and affordability of the final design (Rorigues & Lindhard, 2023). From the beginning, it is critical to clarify and reinforce any “must-haves” requirements for the project to meet the owners expectations, project budget, and vision.

Building relationships throughout the collaborative design process helps to increase the final sense of ownership among project participants.

BREAKING DOWN BARRIERS

Over the last decade, the housing sector has faced substantial construction cost escalations, labour and commodity price inflation, and labour shortages. Concurrently, the City of Edmonton is striving to be corporately net-zero carbon by 2040, along with many other Canadian municipalities have created zero carbon goals, yet there are limited financial incentives for sustainable building solutions. Rising electricity costs, and expected natural gas price increases tied to carbon tax increases further exacerbate the need for more sustainable building solutions to maintain affordability. Although architects, engineers, designers, and builders have the capabilities to design and build net-zero buildings, compromises often occur due to conflicting priorities between short and long term affordability goals.

While IPD methodologies slowly gain acceptance in Canada, the approach may still be met with resistance from housing providers, builders, and financial institutions who are established in the more traditional design-build methodology. As new processes can present risk and uncertainty, education may be required to bring team members together to move beyond the established tried and tested traditional delivery methods. In bringing all team members together at the early stages in a project, key decisions are made when costs are easiest to control: early on in the process. As a traditional project moves from design to construction, changes become exponentially more expensive as a project lifecycle progresses. IPD methodologies shift the bulk of a project's effort to the early phases, which creates long term affordability, but can be a barrier due to increasing upfront project costs.

The Affordable Housing Simulation



Community Based Social Procurement

CONTEXT

Based on the foundational value of creating resiliency within the community, every purchase tied to the design and delivery of affordable housing can be leveraged to create economic, environmental, and social impacts (City of Edmonton, 2022b). Social procurement is the practice of maximizing the social and environmental value extracted from the purchase of goods and services, as opposed to solely seeking economic value. In developing culturally appropriate affordable housing, there is tremendous opportunity to

leverage the skills, capacity, and resources within the Edmonton Muslim community to retain wealth and value in the community.

Buy Social Canada is a national leader in the arena of social procurement. This social enterprise has identified a myriad of opportunities and tools to support the use of social procurement in development projects. See their manual, [Guide to Social Procurement in Construction & Infrastructure Projects](#) for standards, processes and examples of this approach in practice.

BUILDING CHANGE

Consistent with obligations under various trade agreements, social procurement practices have been integrated through a Community Benefits Agreement (CBA). A CBA is a legally binding and enforceable contract that specifies the environmental and social benefits that will be delivered to the community from the development project (The Canadian Council for Public-Private Partnerships, 2021), and may include the following elements:

- » Employment targets for Muslim owned organizations.
- » Skills and training opportunities prior to and during the construction process.
- » Supply chain and sub trade diversity requirements, achieved through point scoring in the tendering process.
- » Integrating community development amenities (such as childcare, or other needed community services) that add value to a project.



PURCHASER VALUE

The value of goods or services to the purchaser, including:

- Create culturally appropriate affordable housing.
- Greater efficiencies throughout the planning, permitting, and construction process.
- Accessing a broader base of skilled employees and diverse supply chains.
- Enhancing reputation internally and externally.

+



SUPPLIER VALUE

The value of the transaction to the supplier, including:

- Contracts for local Muslim subcontractors and suppliers who might not be able to participate in the supply chain otherwise.
- Opportunity to fulfill obligations to help the poor through preferential pricing.
- Targeted training and apprenticeship opportunities that help to certify foreign trained professionals through Canadian work experience.

+



SOCIAL VALUE

Social value created by the purchase, including:

- Local employment opportunities.
- Skills and training opportunities.
- Opportunities for community engagement and co-design during project pre development and design phases.
- Community services and amenities as part of the development, such as childcare.



COMMUNITY VALUE

Leverage the skills, capacity, and resources within the Muslim community to break cycles of poverty and create intergenerational wealth and prosperity for Muslims.

BREAKING DOWN BARRIERS

Time, organizational capacity, and limited community involvement in design stages are the primary barriers to implementing social procurement initiatives in affordable housing development. With the urgency of the affordable housing crisis, and the growing demand to house newcomer families, time often feels like a luxury in the development process. Early community involvement when planning and designing social procurement policies is essential to balancing the demands of the development process, with connecting with the right Muslim owned organizations and trades. Capacity building within the organization to lead social procurement work, and build relationships within the community is critical to the long term success of the project.

There are also many real and perceived barriers to challenging conventional tendering and procurement models that may surface in partnering with existing housing providers (Buy Social Canada, 2021). Foundational to incentivising social value in the procurement process is a cultural shift to rethink the traditional procurement practices. Traditional contracts are scored primarily based on price and technical ability. Steps to enable small businesses and social enterprises to successfully engage with the tendering process include increasing the weighting placed on social value for contracts, simplifying the procurement processes, and unbundling larger contracts into several smaller ones (Lupick, 2017). Ongoing communication and collaboration is required to allow a new culture of social value, community engagement, and shared value outcomes to be realized.

Reflections

“Systemic racism is deeply entrenched in Canadian society. It is in our written and unwritten policies, our laws, public practices, beliefs, and systems which produce, condone, and perpetuate widespread, unfair treatment and oppression of racialized people.” - Canadian Human Rights Commission

Many of the impacts of the current Canadian housing crisis are directly linked to embedded patterns of discrimination, colonization, racism and marginalization in Canadian society (Centre for Equality Rights in Accommodation et al., 2021). Discrimination related to race, ethnicity, and cultural values is foundational to the deep seated barriers the Muslim community faces in finding affordable and culturally appropriate housing. Through the Halal Housing Lab, we have experienced the impacts of systematic racism first hand, weaving its way through a multitude of complex barriers:

Financial exclusion based on religious practice

The lack of availability or willingness to explore Shariah-compliant financing options in mainstream financial markets, and even social investment organizations, marginalizes Muslim communities. This exclusion not only limits their financial choices, but reflects a broader systemic issue where financial systems are not designed to accommodate diverse cultural and world views. When developers and financial institutions overlook or refuse to engage with Shariah-compliant financing mechanisms, it perpetuates a form of economic discrimination, making it harder for Muslim families to access culturally appropriate affordable housing.

Barriers to multigenerational, communal living

The systematic preference for funding structures that favour smaller housing units over larger, family-oriented designs indirectly discriminates against larger and extended families. This preference is rooted in systemic biases that value certain family structures and living arrangements over others, often aligned

with Western, nuclear family ideals. By not supporting the development of three- and four-bedroom units for affordable housing, financial institutions and housing policies fail to meet the needs of many communities, including Muslims, that traditionally live in larger and extended family units. This oversight not only limits housing options, but reinforces racial and cultural divides in housing accessibility.

Economic and racial segregation

The cumulative effect of these financing and development biases can contribute to economic and racial segregation. When affordable housing is not developed in a way that meets the needs of diverse communities, it can lead to concentrated areas of poverty and racial segregation. This segregation is further exacerbated by the systemic undervaluing of neighborhoods predominantly inhabited by communities of colour, leading to disinvestment and a lack of resources. The inability to access suitable housing contributes to a cycle of poverty and marginalization for these communities.

Systemic racism and policy implications

At its core, systemic racism involves policies and practices entrenched in a society that harm certain racial groups while benefitting others. The issues with Shariah-compliant financing and the lack of support for housing that accommodates communal, multigenerational living are examples of how systemic racism can manifest in financial and housing policies. These practices may not be overtly racist, but their impact disproportionately affects racial and ethnic minorities, reflecting a form of systemic bias that perpetuates racial inequities.

Racism shouldn't have to happen to you for it to matter to you. The reality remains that systemic racism continues to inform how we build housing, how we determine value, and how we perceive reality (Canadian Human Rights Commission, 2023). Systemic solutions, ongoing dialogue and concrete actions are urgently required to address systematic racism in the Canadian housing sector.

Through the provision of culturally appropriate housing, housing providers can begin to support practices that reflect Islamic cultural identity. It is imperative that we collectively work towards structural change in the housing sector to dismantle all forms of oppression and discrimination, so that Muslims can exist in a society that recognizes their inherent dignity and right to culturally appropriate housing (Springer, 2021).

“As human beings make their own history, they also make their cultures and ethnic identities. No one can deny the persisting continuities of long traditions, sustained habitations, national languages, and cultural geographies, but there seems no reason except fear and prejudice to keep insisting on their separation and distinctiveness, as if that was all human life was about.” - Edward Said, Palestinian-American academic

Works

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